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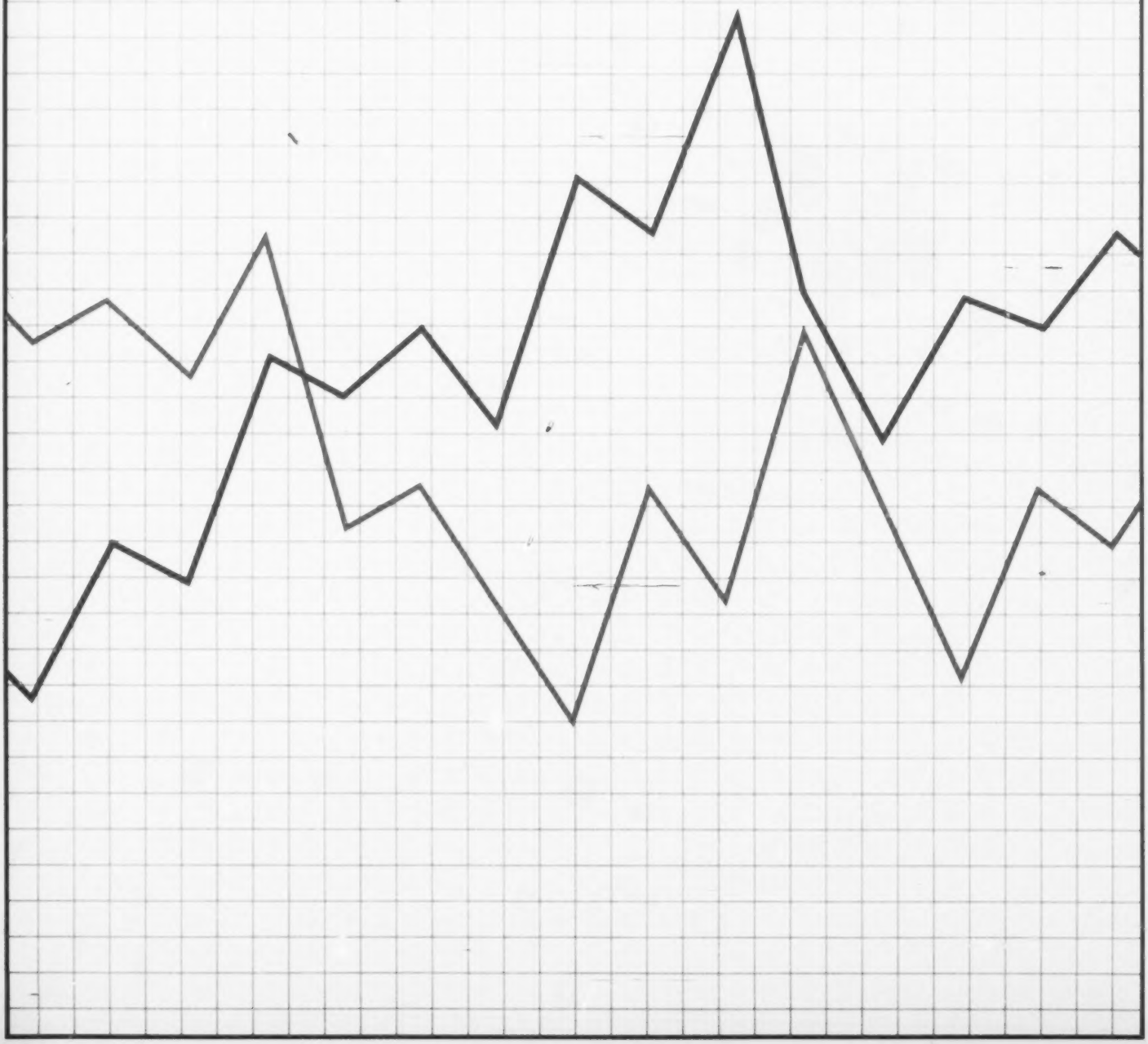
Annual Inquiry and Complaint Summary—1988

Council of Better Business Bureaus



COUNCIL OF BETTER BUSINESS BUREAUS
ANNUAL INQUIRY AND COMPLAINT SUMMARY - 1988

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INTRODUCTION

The Better Business Bureaus (BBBs) in the United States handled more than 11.5 million consumer inquiries and complaints in 1988. Estimated from a statistically significant sampling of data* from local BBBs, the types and numbers of contacts were:

Total inquiries	**8,112,000**
Total complaints	**3,400,000**
Total consumer contacts	**11,512,000**

Most requests, about 7 in 10, were pre-purchase inquiries from consumers: 5.6 million inquirers sought to "checkout" the reliability of individual companies before making purchases or investments; others sought general counseling or BBB consumer education literature.

Company reports requested	5,576,000
General info/counseling	2,536,000
Total	**8,112,000**

Consumer complaints included both formal complaints presented to companies for response and/or adjustment and other complaints resolved by: counseling, referral to other appropriate agencies, or referred to a company for first consideration in cases where management may have been unaware of the complaint.

Presented complaints closed	445,000
Counseling, referrals, etc.	2,955,000
Total	**3,400,000**

This report notes the major inquiry and complaint categories by type of business and includes numbers of inquiries and presented complaints. It also includes percent of total activity, and the complaint settlement indices. The settlement indices in 1988 ranged from a high of 95.0% to a low of 33.3%. The overall settlement index for all presented complaints in 1988 was 69.3%.

In addition to complaints listed in this report, the BBB system assisted more than 155,000 consumers with automobile complaints through BBB AUTO LINE. This program helps automobile manufacturers improve customer relations by providing mediation and arbitration services to resolve consumer complaints.

*Figures are based on data projected from 90 BBBs covering more than 60% of the total population served by the BBB system.

Table I

COUNCIL OF BETTER BUSINESS BUREAUS ACTIVITY ESTIMATE - 1988

SUMMARY OF BUSINESS ACTIVITY BY GROUP

BUSINESS GROUPINGS RANKED BY INQUIRIES

	TOTAL CO. REPORTS REQUESTED (PROJECTED)	RANK INQUIRIES	PERCENT OF ACTIVITY	TOTAL PRESENTED COMPLAINTS (PROJECTED)	RANK COMPLAINTS	PERCENT OF ACTIVITY
Home Improvement and Remodeling Companies	1,079,800	1	19.4%	46,000	4	10.3%
Service Firms (Except Auto)	720,900	2	12.9%	58,600	2	13.2%
Retail Sales	474,600	3	8.5%	65,900	1	14.8%
Ordered Product Sales	377,100	4	6.8%	58,200	3	13.1%
Financial Services	362,800	5	6.5%	17,400	7	3.9%
Auto Repairs and Services	273,500	6	4.9%	30,700	6	6.9%
Insurance	270,900	7	4.9%	7,400	12	1.7%
Soliciting Organizations	201,500	8	3.6%	1,190	20	0.2%
Vacation Certificate Companies	197,200	9	3.5%	7,600	11	1.7%
Auto, Truck and Recreational Vehicle Dealers	186,200	10	3.3%	31,000	5	7.0%
Franchise and Business Opportunities	184,500	11	3.3%	3,500	17	0.8%
Health and Medical Services	152,600	12	2.7%	10,000	8	2.2%
Real Estate Sales and Rentals	130,000	13	2.3%	6,850	13	1.5%
Direct In-Home Sales	113,100	14	2.0%	6,400	14	1.4%
Personal and Professional Services	101,700	15	1.8%	7,700	10	1.7%
Home Builders and Manufacturers	100,400	16	1.8%	6,200	15	1.4%
Trade and Vocational Schools	99,800	17	1.8%	2,200	19	0.5%
Travel-Related Services	80,800	18	1.4%	9,000	9	2.0%
Advertising Soliciting Organizations	63,300	19	1.1%	2,700	18	0.6%
Food Sales and Service	41,900	20	0.8%	3,700	16	0.8%
Market Research Companies	32,500	21	0.6%	900	21	0.2%
Coupon Book Promotions	17,900	22	0.3%	400	22	0.1%
Manufacturers and Wholesalers	103,100		1.8%	47,300		10.6%
Miscellaneous, not elsewhere classified	209,500		3.8%	14,000		3.1%
TOTAL	5,575,600		100.0%	444,840		100.0%

Figures are projected based on data from 90 Bureaus, covering more than 60% of the total population served by the BBB system.

Table II

COUNCIL OF BETTER BUSINESS BUREAUS ACTIVITY ESTIMATE - 1988

SUMMARY OF BUSINESS ACTIVITY BY GROUP

BUSINESS GROUPINGS RANKED BY COMPLAINTS

	TOTAL PRESENTED COMPLAINTS (PROJECTED)	RANK COMPLAINTS	PERCENT OF ACTIVITY	TOTAL CO. REPORTS REQUESTED (PROJECTED)	RANK INQUIRIES	PERCENT OF ACTIVITY
Retail Sales	65,900	1	14.8%	474,600	3	8.5%
Service Firms (Except Auto)	58,600	2	13.2%	720,900	2	12.9%
Ordered Product Sales	58,200	3	13.1%	377,100	4	6.8%
Home Improvement and Remodeling Companies	46,000	4	10.3%	1,079,800	1	19.4%
Auto, Truck and Recreational Vehicle Dealers	31,000	5	7.0%	186,200	10	3.3%
Auto Repairs and Services	30,700	6	6.9%	273,500	6	4.9%
Financial Services	17,400	7	3.9%	362,800	5	6.5%
Health and Medical Services	10,000	8	2.2%	152,600	12	2.7%
Travel-Related Services	9,000	9	2.0%	80,800	18	1.4%
Personal and Professional Services	7,700	10	1.7%	101,700	15	1.8%
Vacation Certificate Companies	7,600	11	1.7%	197,200	9	3.5%
Insurance	7,400	12	1.7%	270,900	7	4.9%
Real Estate Sales and Rentals	6,850	13	1.5%	130,000	13	2.3%
Direct In-Home Sales	6,400	14	1.4%	113,100	14	2.0%
Home Builders and Manufacturers	6,200	15	1.4%	100,400	16	1.8%
Food Sales and Service	3,700	16	0.8%	41,900	20	0.8%
Franchise and Business Opportunities	3,500	17	0.8%	184,500	11	3.3%
Advertising Soliciting Organizations	2,700	18	0.6%	63,300	19	1.1%
Trade and Vocational Schools	2,200	19	0.5%	99,800	17	1.8%
Soliciting Organizations	1,190	20	0.2%	201,500	8	3.6%
Market Research Companies	900	21	0.2%	32,500	21	0.6%
Coupon Book Promotions	400	22	0.1%	17,900	22	0.3%
Manufacturers and Wholesalers	47,300		10.6%	103,100		1.8%
Miscellaneous, not elsewhere classified	14,000		3.1%	209,500		3.8%
TOTAL	444,840		100.0%	5,575,600		100.0%

Figures are projected based on data from 90 Bureaus, covering more than 60% of the total population served by the BBB system.

Table III

1988 STATISTICAL SUMMARY OF ACTIVITY BY BUSINESS GROUP

	CO. REPORTS REQUESTED	COMPLAINTS PRESENTED	SETTLEMENT INDEX
HOME IMPROVEMENT/REMODELING COMPANIES	RANK 1	RANK 4	
HOME REMODELING CONTRACTORS	184,300	8,200	57.3%
ROOFING CONTRACTORS	162,100	5,400	66.6%
HEATING AND CENTRAL AIR CONDITIONING	102,700	3,700	65.9%
STORM WINDOWS AND DOORS	57,800	3,000	70.0%
SWIMMING POOL CONTRACTORS	55,400	2,600	69.2%
PAVING CONTRACTORS	45,800	1,800	50.0%
SIDING CONTRACTORS	46,000	1,500	60.0%
PLUMBING CONTRACTORS	44,900	3,000	65.3%
ALARM SYSTEM DEALERS	44,100	900	75.5%
WATER CONDITIONING COMPANIES	32,500	1,000	60.0%
WATERPROOFING COMPANIES	32,300	800	62.5%
ELECTRICAL CONTRACTORS	23,100	1,100	57.2%
FENCE COMPANIES	22,000	800	68.7%
HOME INSULATION COMPANIES	21,400	400	55.0%
CEMENT CONTRACTORS	15,400	700	42.8%
BUILDING MATERIAL/SUPPLIES	15,000	1,200	72.5%
SOLAR ENERGY COMPANIES	9,600	500	38.0%
FUEL OIL COMPANIES	6,400	500	58.0%
OTHER HOME REMODELING	159,000	8,900	52.8%
TOTAL HOME IMPROVEMENT/REMODELING	1,079,800	46,000	60.4%
PERCENTAGE OF ACTIVITY	19.73%	11.57%	
SERVICE FIRMS (EXCEPT AUTO)	RANK 2	RANK 2	
EMPLOYMENT SERVICES	105,000	2,800	60.7%
CARPETING AND UPHOLSTERY CLEANERS	67,300	2,900	65.2%
MOVING/STORAGE COMPANIES	58,900	3,700	56.7%
EXTERMINATING SERVICE COMPANIES	55,600	1,800	70.0%
APPLIANCE SERVICE	36,100	4,700	61.7%
TELEVISION SERVICING	27,400	3,000	66.6%
DRY CLEANING/LAUNDRY COMPANIES	26,000	9,000	66.6%
CABLE/PAY TV COMPANIES	16,400	3,500	80.0%
PHOTOGRAPHY STUDIOS - EXCEPT DIRECT	15,900	2,100	66.6%
FUNERAL RELATED SERVICES	14,000	600	83.3%
PHOTOGRAPHIC PROCESSING	13,600	2,200	68.1%
REUPHOLSTERING SHOPS	12,600	1,000	60.0%
TELEPHONE COMPANIES	11,700	1,900	84.2%
UTILITY COMPANIES	8,600	1,000	70.0%
OTHER SERVICE ESTABLISHMENTS	251,800	18,400	62.5%
TOTAL SERVICE FIRMS (EXCEPT AUTO)	720,900	58,600	65.2%
PERCENTAGE OF ACTIVITY	13.17%	14.74%	

Table III, continued

	CO. REPORTS REQUESTED	COMPLAINTS PRESENTED	SETTLEMENT INDEX
RETAIL STORES	RANK 3	RANK 1	
APPAREL AND ACCESSORIES	20,200	5,100	66.6%
APPLIANCES	38,300	5,600	71.4%
CAMERA SHOPS	5,500	1,300	73.0%
BUYING CLUBS/GROUP PURCHASING	29,200	700	70.0%
CATALOG SHOWROOMS	4,600	400	80.0%
TRADITIONAL DEPARTMENT STORES	16,100	5,300	87.3%
DISCOUNT DEPARTMENT STORES	7,100	1,000	74.0%
DRUG STORES	3,500	500	80.0%
COMPUTER/DP SALES AND SERVICES	21,700	1,600	65.6%
FLOOR COVERING STORES	46,200	5,400	68.5%
FLORISTS	5,400	700	57.1%
GARDENING AND NURSERY PRODUCTS	26,900	3,100	74.1%
HOME FURNISHINGS	56,000	12,500	71.2%
JEWELRY STORES	19,800	3,800	71.0%
MUSIC AND RECORD STORES	28,400	700	64.2%
PET STORES	7,500	800	62.5%
PAINT AND WALLPAPER COMPANIES	28,700	1,400	50.0%
OFFICE EQUIPMENT	10,900	1,400	64.2%
SPORTING GOODS	5,100	600	83.3%
TELEPHONE EQUIPMENT STORES	6,500	500	70.0%
TV/RADIO/STEREO	26,000	4,800	68.7%
OTHER RETAIL	61,000	8,700	62.0%
TOTAL RETAIL STORES	474,600	65,900	69.8%
PERCENTAGE OF ACTIVITY	8.67%	16.58%	
ORDERED PRODUCT SALES	RANK 4	RANK 3	
MAGAZINE SUBSCRIPTIONS BY MAIL	33,500	5,400	74.0%
BOOKS AND RECORDS BY MAIL	15,500	4,000	82.5%
MAIL ORDER COMPANIES, GENERAL	190,500	20,800	72.1%
CATALOG SALES	41,100	10,100	81.1%
ORDERED BY NEWSPAPER/MAGAZINE AD	28,100	10,900	81.6%
ORDERED BY RADIO/TV AD	17,000	1,800	66.6%
ORDERED BY TELEPHONE	51,400	5,200	85.5%
TOTAL ORDERED PRODUCT SALES	377,100	58,200	76.4%
PERCENTAGE OF ACTIVITY	6.89%	14.64%	

Table III, continued

	CO. REPORTS REQUESTED	COMPLAINTS PRESENTED	SETTLEMENT INDEX
FINANCIAL SERVICES	RANK 5	RANK 7	
BANKS	31,400	2,900	86.2%
COMMODITIES BROKERS AND DEALERS	8,700	200	80.0%
CONSUMER FINANCE AND LOANS	50,100	3,000	76.6%
CREDIT CARD COMPANIES	83,500	3,600	63.8%
CREDIT COLLECTION COMPANIES	26,300	2,600	76.9%
SAVINGS AND LOAN COMPANIES	16,200	600	76.6%
SECURITIES BROKERS AND DEALERS	24,300	300	76.6%
OTHER FINANCIAL	122,300	4,200	68.1%
TOTAL FINANCIAL SERVICES	362,800	17,400	68.6%
PERCENTAGE OF ACTIVITY	6.63%	4.38%	
AUTO REPAIRS AND SERVICES	RANK 6	RANK 6	
AUTO REPAIR - EXCEPT TRANSMISSIONS	81,000	11,700	67.5%
AUTO TRANSMISSION SHOPS	47,100	3,100	64.5%
REPAIR SHOPS - BODY/PAINT	39,000	3,000	60.0%
AUTO TIRE, BATTERIES, ACCESSORIES	18,200	2,900	72.4%
AUTO PARTS COMPANIES	14,000	1,700	58.8%
AUTO SERVICE STATIONS	13,200	2,800	64.2%
AUTO OTHER	61,000	5,500	63.6%
TOTAL AUTO REPAIR AND SERVICES	273,500	30,700	66.7%
PERCENTAGE OF ACTIVITY	5.00%	7.72%	
INSURANCE	RANK 7	RANK 12	
INSURANCE COMPANIES	122,500	3,000	74.3%
LIFE INSURANCE	77,300	1,400	69.2%
ACCIDENT AND HEALTH INSURANCE	32,900	1,100	81.8%
AUTO INSURANCE	29,800	1,700	76.4%
HOME OWNERS/RENTERS/FIRE	8,400	200	95.0%
TOTAL INSURANCE	270,900	7,400	74.4%
PERCENTAGE OF ACTIVITY	4.95%	1.86%	

Table III, continued

	CO. REPORTS REQUESTED	COMPLAINTS PRESENTED	SETTLEMENT INDEX
SOLICITING ORGANIZATIONS	RANK 8	RANK 20	
CHARITIES	147,600	500	64.0%
POLICE AND FIRE	21,600	300	70.0%
VETERANS	15,200	60	33.3%
GENERAL MEMBERSHIP	10,400	200	70.0%
BUSINESS MEMBERSHIP	6,700	70	64.2%
TOTAL SOLICITING ORGANIZATIONS	201,500	1,190	30.8%
PERCENTAGE OF ACTIVITY	3.68%	0.27%	
VACATION CERTIFICATE COMPANIES	RANK 9	RANK 11	
	197,200	7,600	53.9%
PERCENTAGE OF ACTIVITY	3.60%	1.91%	
AUTO, TRUCK AND RECREATIONAL VEHICLE DEALERS	RANK 10	RANK 5	
NEW CAR AUTO DEALERS	108,400	23,000	77.3%
USED CAR DEALERS	52,700	4,600	55.2%
AUTO/TRUCK RENTAL LEASING	14,300	2,100	66.6%
RECREATIONAL VEHICLE DEALERS	10,800	1,300	69.3%
TOTAL AUTO, TRUCK AND RV DEALERS	186,200	31,000	64.2%
PERCENTAGE OF ACTIVITY	3.40%	7.80%	
FRANCHISE AND BUSINESS OPPORTUNITIES	RANK 11	RANK 17	
WORK-AT-HOME COMPANIES	135,000	2,300	39.1%
BUSINESS OPPORTUNITY COMPANIES	21,800	500	48.0%
MULTI-LEVEL SELLING COMPANIES	19,400	500	58.0%
FRANCHISE SELLING COMPANIES	8,300	200	85.0%
TOTAL FRANCHISE AND BUSINESS OPPORTUNITIES	184,500	3,500	67.8%
PERCENTAGE OF ACTIVITY	3.37%	0.88%	

Table III, continued

	CO. REPORTS REQUESTED	COMPLAINTS PRESENTED	SETTLEMENT INDEX
HEALTH AND MEDICAL SERVICES	RANK 12	RANK 8	
HEARING AID COMPANIES	23,800	900	68.6%
OPTICAL SERVICES	23,000	2,500	64.0%
DENTISTS	15,300	900	67.7%
DOCTORS	13,400	1,000	85.0%
HOSPITALS/CLINICS	11,600	1,500	75.3%
NURSING HOMES	7,800	200	95.0%
OTHER HEALTH AND MEDICAL SERVICES	57,700	3,000	65.0%
TOTAL HEALTH AND MEDICAL SERVICES	152,600	10,000	64.9%
PERCENTAGE OF ACTIVITY	2.79%	2.52%	
REAL ESTATE SALES AND SERVICES	RANK 13	RANK 13	
TIME SHARE CONDO PLANS	46,600	1,300	60.0%
REAL ESTATE SALES AND RENTALS	42,900	3,000	66.6%
LAND DEVELOPMENT COMPANIES	18,700	400	57.5%
HOUSE/APARTMENT RENTAL BY INDIVIDUAL	11,000	1,500	64.0%
HOUSE/APARTMENT RENTAL REFERRAL SERVICE	10,800	650	66.1%
TOTAL REAL ESTATE SALES AND SERVICES	130,000	6,850	59.7%
PERCENTAGE OF ACTIVITY	2.38%	1.72%	
DIRECT IN-HOME SALES	RANK 14	RANK 14	
MAGAZINES	23,900	3,000	77.5%
PHOTOGRAPHY	9,100	500	70.0%
ENCYCLOPEDIAS	6,100	200	72.5%
OTHER	74,000	2,700	66.6%
TOTAL DIRECT IN-HOME SALES	113,100	6,400	66.1%
PERCENTAGE OF ACTIVITY	2.07%	1.61%	

Table III, continued

	CO. REPORTS REQUESTED	COMPLAINTS PRESENTED	SETTLEMENT INDEX
PERSONAL AND PROFESSIONAL SERVICES	RANK 15	RANK 10	
HEALTH STUDIOS	33,000	4,200	65.0%
CHILD CARE SERVICES	15,600	300	53.3%
DATING/SOCIAL INTRODUCTION	14,900	900	61.1%
LEGAL SERVICES	14,000	400	62.5%
TAX PREPARATION COMPANIES	8,800	600	66.6%
HAIR PRODUCT/IMPROVEMENT	8,400	500	78.0%
BARBER/BEAUTY SHOPS	7,000	800	65.0%
TOTAL PERSONAL AND PROFESSIONAL SERVICES	101,700	7,700	55.1%
PERCENTAGE OF ACTIVITY	1.86%	1.94%	
HOME BUILDERS AND MANUFACTURERS	RANK 16	RANK 15	
NEW HOME CONSTRUCTION	72,900	3,600	66.3%
MOBILE/MODULAR HOMES	27,500	2,600	73.0%
TOTAL HOME BUILDERS AND MANUFACTURERS	100,400	6,200	69.6%
PERCENTAGE OF ACTIVITY	1.83%	1.56%	
TRADE AND VOCATIONAL SCHOOLS	RANK 17	RANK 19	
	99,800	2,200	54.5%
PERCENTAGE OF ACTIVITY	1.82%	0.55%	
TRAVEL-RELATED SERVICES	RANK 18	RANK 9	
TRAVEL AGENCIES	65,100	5,100	54.9%
HOTELS/MOTELS	9,000	2,300	65.2%
AIRLINES	6,700	1,600	68.7%
TOTAL TRAVEL-RELATED SERVICES	80,800	9,000	67.3%
PERCENTAGE OF ACTIVITY	1.48%	2.26%	

Table III, continued

	CO. REPORTS REQUESTED	COMPLAINTS PRESENTED	SETTLEMENT INDEX
ADVERTISING SOLICITING ORGANIZATIONS	RANK 19	RANK 18	
	63,300	2,700	51.8%
PERCENTAGE OF ACTIVITY	1.16%	0.68%	
FOOD SALES AND SERVICE	RANK 20	RANK 16	
BULK MEAT COMPANIES	9,800	300	60.0%
CHAIN FOOD STORES	4,100	700	77.1%
INDEPENDENT FOOD STORES	3,200	300	66.6%
FREEZER FOOD PLAN COMPANIES	7,800	200	85.0%
RESTAURANTS	10,100	1,500	70.6%
OTHER FOOD COMPANIES	6,900	700	65.7%
TOTAL FOOD SALES AND SERVICE	41,900	3,700	65.7%
PERCENTAGE OF ACTIVITY	0.77%	0.93%	
MARKET RESEARCH COMPANIES	RANK 21	RANK 21	
	32,500	900	51.1%
PERCENTAGE OF ACTIVITY	0.59%	0.23%	
COUPON BOOK PROMOTIONS	RANK 22	RANK 22	
	17,900	400	47.5%
PERCENTAGE OF ACTIVITY	0.33%	0.10%	
MANUFACTURERS AND WHOLESALERS	103,100	47,300	
MISCELLANEOUS (NOT ELSEWHERE CLASSIFIED)	209,500	14,000	

Table IV

COUNCIL OF BETTER BUSINESS BUREAUS ANNUAL ACTIVITY REPORT -- 1988

TOTAL ACTIVITY BY TYPE OF BUSINESS

TYPE OF BUSINESS	*TOB	INQUIRIES	RANK	COMP-LAINTS	RANK	SETTLED NUMBER	SETTLED %	RESULTS -- SATISFIED POSITIVE	ASSUMED	TOTAL	%	RESULTS -- DISSATISFIED ---	AJR	TOTAL	%	NO RESPONSE NUMBER	NO RESPONSE %	UNPURSUABLE NUMBER	UNPURSUABLE %
FRANCHISED AUTO DEALERS	000	108,400	11	23,000	2	17,800	77.4%	6,000	8,200	14,200	61.7%	2,300	3,600	5,900	25.7%	1,600	7.0%	1,300	5.7%
AUTO DEALERS - USED ONLY	003	52,700	31	4,600	27	3,000	65.2%	600	1,600	2,200	47.8%	600	800	1,400	30.4%	800	17.4%	200	4.3%
AUTO SERVICE STATIONS	005	13,200	101	2,800	51	1,800	64.3%	500	900	1,400	50.0%	300	400	700	25.0%	500	17.9%	100	3.6%
AUTO REPAIR - EXCEPT TRANSMISSIONS	010	81,000	16	11,700	7	7,900	67.5%	2,000	3,800	5,800	49.6%	1,400	2,100	3,500	29.9%	1,900	16.2%	500	4.3%
REPAIR SHOPS - BODY/PAINT	012	39,000	44	3,000	46	1,800	60.0%	500	900	1,400	46.7%	400	400	800	26.7%	500	16.7%	200	6.7%
AUTO TIRE, BATTERIES, ACCESSORIES	015	18,200	81	2,900	49	2,100	72.4%	600	1,000	1,600	55.2%	300	500	800	27.6%	400	13.8%	100	3.4%
AUTO/TRUCK-RENTAL LEASING	017	14,300	95	2,100	64	1,400	66.7%	500	600	1,100	52.4%	200	300	500	23.8%	400	19.0%	100	4.8%
AUTO TRANSMISSION SHOPS	020	47,100	34	3,100	37	2,000	64.5%	500	1,100	1,600	51.6%	500	400	900	29.0%	400	12.9%	100	3.2%
AUTO PARTS COMPANIES	022	14,000	97	1,700	70	1,000	58.8%	300	500	800	47.1%	200	200	400	23.5%	400	23.5%	100	5.9%
AUTO OTHER	090	61,000	24	5,500	18	3,500	63.6%	1,000	1,800	2,800	50.9%	600	700	1,300	23.6%	1,100	20.0%	300	5.5%
BANKS	100	31,400	54	2,900	50	2,500	86.2%	1,200	1,000	2,200	75.9%	200	300	500	17.2%	200	6.9%	100	3.4%
BUSINESS OPPORTUNITY COMPANIES	105	21,800	72	500	118	240	48.0%	100	100	200	40.0%	100	40	140	28.0%	100	20.0%	50	10.0%
COMMODITIES BROKERS/DEALERS	107	8,700	115	200	136	160	80.0%	30	100	130	65.0%	25	30	55	27.5%	20	10.0%	10	5.0%
CONSUMER FINANCE AND LOANS	110	50,100	33	3,000	43	2,300	76.7%	600	900	1,500	50.0%	300	800	839	28.0%	400	13.3%	100	3.3%
CREDIT CARD COMPANIES	115	83,500	15	3,600	35	2,300	63.9%	1,100	1,000	2,100	58.3%	200	200	400	11.1%	800	22.2%	400	11.1%
CREDIT COLLECTION COMPANIES	120	26,300	63	2,600	56	2,000	76.9%	600	1,100	1,700	65.4%	300	300	600	23.1%	300	11.5%	100	3.8%
FRANCHISE SELLING COMPANIES	125	8,300	119	200	130	170	85.0%	20	100	120	60.0%	20	50	70	35.0%	20	10.0%	25	12.5%
HOUSE/APARTMENT RENTAL BY INDIVIDUAL	128	11,000	104	1,500	74	960	64.0%	260	500	760	50.7%	200	200	400	26.7%	300	20.0%	100	6.7%
HOUSE/APARTMENT RENTAL REFERRAL SVCS	129	10,800	106	650	106	430	66.2%	130	200	330	50.8%	100	100	200	30.8%	100	15.4%	40	6.2%
INSURANCE COMPANIES	130	122,500	9	3,000	47	2,230	74.3%	830	1,100	1,930	64.3%	300	300	600	20.0%	300	10.0%	100	3.3%
LIFE INSURANCE	131	77,300	17	1,400	77	970	69.3%	370	500	870	62.1%	200	100	300	21.4%	100	7.1%	70	5.0%
ACCIDENT AND HEALTH INSURANCE	132	32,900	50	1,100	85	900	81.8%	300	500	800	72.7%	100	100	200	18.2%	100	9.1%	30	2.7%
AUTO INSURANCE	133	29,800	55	1,700	69	1,300	76.5%	400	700	1,100	64.7%	200	200	400	23.5%	200	11.8%	50	2.9%
HOME OWNER RENTER/FIRE	134	8,400	117	200	135	190	95.0%	40	100	140	70.0%	30	50	80	40.0%	10	5.0%	10	5.0%
LAND DEVELOPMENT COMPANIES	135	18,700	80	400	124	230	57.5%	100	100	200	50.0%	50	30	80	20.0%	100	25.0%	10	2.5%
MULTI-LEVEL SELLING COMPANIES	140	19,400	79	500	112	290	58.0%	70	200	270	54.0%	100	20	120	24.0%	100	20.0%	20	4.0%
REAL ESTATE SALES/RENTALS	145	42,900	42	1,000	39	2,000	66.7%	600	900	1,500	50.0%	400	500	900	30.0%	500	16.7%	100	3.3%
SAVINGS AND LOAN COMPANIES	150	16,200	85	600	109	460	76.7%	160	200	360	60.0%	100	100	200	33.3%	100	16.7%	30	5.0%
SECURITIES BROKERS/DEALERS	155	24,300	66	300	125	230	76.7%	80	100	180	60.0%	50	50	100	33.3%	50	16.7%	30	10.0%
TIME SHARE CONDO PLANS	157	46,600	36	1,300	80	780	60.0%	280	400	680	52.3%	200	100	300	23.1%	300	23.1%	20	1.5%
OTHER FINANCIAL	190	122,300	10	4,200	29	2,860	68.1%	860	1,700	2,560	61.0%	400	300	700	16.7%	700	16.7%	300	7.1%
BULK MEAT COMPANIES	200	9,800	110	300	128	180	60.0%	50	100	150	50.0%	20	30	50	16.7%	100	33.3%	30	10.0%
CHAIN FOOD STORES	205	4,100	135	700	103	540	77.1%	170	300	470	67.1%	40	70	110	15.7%	100	14.3%	40	5.7%
INDEPENDENT FOOD STORES	210	3,200	137	300	127	200	66.7%	70	100	170	56.7%	20	30	50	16.7%	50	16.7%	20	6.7%
FREEZER FOOD PLAN COMPANIES	215	7,800	120	200	134	170	85.0%	50	100	150	75.0%	20	20	40	20.0%	30	15.0%	20	10.0%
RESTAURANTS	217	10,100	109	1,500	75	1,060	70.7%	360	500	860	57.3%	100	200	300	20.0%	300	20.0%	100	6.7%
OTHER FOOD COMPANIES	290	6,900	125	700	102	460	65.7%	160	200	360	51.4%	100	100	200	28.6%	100	14.3%	40	5.7%
DENTISTS	300	15,300	91	900	94	610	67.8%	210	300	510	56.7%	100	100	200	22.2%	100	11.1%	40	4.4%
DATING/SOCIAL INTRODUCTION	302	14,900	94	900	91	550	61.1%	150	300	450	50.0%	200	100	300	33.3%	100	11.1%	100	11.1%
DOCTORS	305	13,400	100	1,000	86	850	85.0%	250	400	650	65.0%	100	200	300	30.0%	100	10.0%	100	10.0%
BARBER/BEAUTY SHOPS	307	7,000	124	800	98	520	65.0%	120	300	420	52.5%	100	100	200	25.0%	100	12.5%	40	5.0%
DRUG STORES	310	3,500	136	500	114	400	80.0%	100	200	300	60.0%	100	100	200	40.0%	50	10.0%	10	2.0%
HAIR PRODUCT/IMPROVEMENT	315	8,400	118	500	115	390	78.0%	90	200	290	58.0%	100	100	200	40.0%	100	20.0%	20	4.0%
HEALTH STUDIOS	320	33,300	49	4,200	28	2,730	65.0%	930	1,300	2,230	53.1%	500	500	1,000	23.8%	700	16.7%	400	9.5%

**"Type of Business" code in BBB record system.*

Table IV, continued

TYPE OF BUSINESS	*TOB	INQUIRIES	RANK	COMP-LAINTS	RANK	SETTLED NUMBER	SETTLED %	RESULTS — SATISFIED POSITIVE	SATISFIED ASSUMED	SATISFIED TOTAL	SATISFIED %	RESULTS — DISSATISFIED —	DISSATISFIED AJR	DISSATISFIED TOTAL	DISSATISFIED %	NO RESPONSE NUMBER	NO RESPONSE %	UNPURSUABLE NUMBER	UNPURSUABLE %
HEARING AID COMPANIES	325	23,800	68	900	93	620	68.9%	220	300	520	57.8%	100	100	200	22.2%	100	11.1%	50	5.6%
HOSPITALS/CLINICS	330	1,500	138	11,500	8	1,130	75.3%	430	500	930	8.1%	200	200	400	3.5%	200	1.7%	100	0.9%
NURSING HOMES	332	7,800	121	200	131	190	95.0%	70	100	170	85.0%	30	20	50	25.0%	50	25.0%	10	5.0%
OPTICAL SERVICES	334	23,000	70	2,500	58	1,600	64.0%	600	600	1,200	48.0%	300	400	700	28.0%	300	12.0%	100	4.0%
OTHER HEALTH AND PERSONAL SERVICES	390	57,700	27	3,000	42	1,950	65.0%	750	900	1,650	55.0%	200	300	500	16.7%	500	16.7%	300	10.0%
ALARM SYSTEM DEALERS	400	44,100	41	900	92	680	75.6%	180	400	580	64.4%	100	100	200	22.2%	100	11.1%	100	11.1%
BUILDING MATERIAL/SUPPLIES	405	15,000	93	1,200	83	870	72.5%	270	400	670	55.8%	100	200	300	25.0%	200	16.7%	40	3.3%
CEMENT CONTRACTORS	407	15,400	90	700	101	300	42.9%	100	100	200	28.6%	100	100	200	28.6%	200	28.6%	40	5.7%
EXTERMINATING SERVICE COMPANIES	410	55,600	29	1,800	68	1,260	70.0%	460	600	1,060	58.9%	200	200	400	22.2%	300	16.7%	100	5.6%
ELECTRICAL CONTRACTORS	413	23,100	69	1,100	84	630	57.3%	230	300	530	48.2%	100	100	200	18.2%	300	27.3%	50	4.5%
FENCE COMPANIES	414	22,000	71	800	99	550	68.8%	150	300	450	56.3%	100	100	200	25.0%	200	25.0%	50	6.3%
HEATING AND CENTRAL AIR CONDITIONING	415	102,700	13	3,700	32	2,440	65.9%	740	1,200	1,940	52.4%	500	500	1,000	27.0%	700	18.9%	100	2.7%
FUEL OIL COMPANIES	416	6,400	129	500	117	290	58.0%	140	100	240	48.0%	100	50	150	30.0%	100	20.0%	20	4.0%
HOME BUILDERS - NEW CONSTRUCTION	420	72,900	19	3,600	34	2,390	66.4%	690	1,300	1,990	55.3%	400	400	800	22.2%	700	19.4%	100	2.8%
HOME INSULATION COMPANIES	422	21,400	75	400	120	220	55.0%	90	100	190	47.5%	100	30	130	32.5%	100	25.0%	20	5.0%
HOME REMODELING CONTRACTORS	425	184,300	4	8,200	14	4,700	57.3%	1,600	2,200	3,800	46.3%	900	900	1,800	22.0%	2,200	26.8%	400	4.9%
MOBILE/MODULAR HOME DEALERS	430	27,500	60	2,600	57	1,900	73.1%	600	1,000	1,600	61.5%	300	300	600	23.1%	400	15.4%	100	3.8%
PAINT/WALLPAPER COMPANIES	432	28,700	57	1,400	79	700	50.0%	200	400	600	42.9%	200	100	300	21.4%	400	28.6%	100	7.1%
PAVING CONTRACTORS	435	46,800	35	1,800	67	900	50.0%	300	400	700	38.9%	200	200	400	22.2%	500	27.8%	200	11.1%
PLUMBING CONTRACTORS	438	44,900	40	3,000	41	1,960	65.3%	560	900	1,460	48.7%	300	500	800	26.7%	600	20.0%	200	6.7%
ROOFING CONTRACTORS	440	162,100	5	5,400	21	3,600	66.7%	1,700	1,400	3,100	57.4%	600	500	1,100	20.4%	1,400	25.9%	300	5.6%
SOLAR ENERGY COMPANIES	442	9,600	111	500	119	190	38.0%	40	100	140	28.0%	100	50	150	30.0%	100	20.0%	20	4.0%
SIDING CONTRACTORS	445	46,000	38	1,500	73	900	60.0%	400	400	800	53.3%	100	100	200	13.3%	300	20.0%	100	6.7%
STORM WINDOWS AND DOORS	447	57,800	26	3,000	40	2,100	70.0%	1,000	800	1,800	60.0%	300	300	600	20.0%	500	16.7%	100	3.3%
SWIMMING POOL CONTRACTORS	450	55,400	30	2,600	55	1,800	69.2%	700	800	1,500	57.7%	300	300	600	23.1%	500	19.2%	200	7.7%
WATER CONDITIONING COMPANIES	452	32,500	51	1,000	88	600	60.0%	200	300	500	50.0%	100	100	200	20.0%	100	10.0%	100	10.0%
WATERPROOFING COMPANIES	455	32,300	53	800	97	500	62.5%	200	200	400	50.0%	200	100	300	37.5%	100	12.5%	20	2.5%
OTHER HOME REMODELING	490	159,100	6	8,900	12	4,700	52.8%	1,700	2,100	3,800	42.7%	800	900	1,700	19.1%	2,600	29.2%	700	7.9%
APPAREL AND ACCESSORY STORES	500	20,200	77	5,100	23	3,400	66.7%	1,200	1,500	2,700	52.9%	600	700	1,300	25.5%	900	17.6%	200	3.9%
APPLIANCE STORES	505	38,300	45	5,600	17	4,000	71.4%	1,700	1,800	3,500	62.5%	500	500	1,000	17.9%	900	16.1%	200	3.6%
CAMERA SHOPS	506	5,500	131	1,300	81	950	73.1%	600	300	900	69.2%	100	50	150	11.5%	200	15.4%	20	1.5%
BUYING CLUBS/GROUP PURCHASING	508	29,200	56	700	104	490	70.0%	140	300	440	62.9%	100	50	150	21.4%	100	14.3%	40	5.7%
CATALOG SHOWROOM MERCHANDISERS	509	4,600	134	400	122	320	80.0%	100	200	300	75.0%	100	20	120	30.0%	100	25.0%	20	5.0%
DEPARTMENT STORES - TRADITIONAL	510	16,100	86	6,300	16	5,500	87.3%	2,500	2,500	5,000	79.4%	400	500	900	14.3%	400	6.3%	100	1.6%
DEPARTMENT STORES - DISCOUNT	511	7,100	123	1,000	89	740	74.0%	340	300	640	64.0%	100	100	200	20.0%	200	20.0%	10	1.0%
COMPUTER/DP SALES AND SERVICES	512	21,700	73	1,600	71	1,050	65.6%	450	500	950	59.4%	200	100	300	18.8%	300	18.8%	100	6.3%
DIRECT SELLING - ENCYCLOPEDIA	515	6,100	130	200	132	145	72.5%	25	100	125	62.5%	100	20	120	60.0%	50	25.0%	20	10.0%
DIRECT SELLING - MAGAZINE	520	23,900	67	3,000	44	2,330	77.7%	630	1,600	2,230	74.3%	100	100	200	6.7%	200	6.7%	200	6.7%
DIRECT SELLING - PHOTOGRAPHY	525	9,100	112	500	111	350	70.0%	100	200	300	60.0%	100	50	150	30.0%	100	20.0%	20	4.0%
DIRECT SELLING - OTHER	530	74,000	18	2,700	54	1,800	66.7%	600	1,000	1,600	59.3%	400	200	600	22.2%	400	14.8%	100	3.7%
FLOOR COVERING STORES	535	46,200	37	5,400	19	3,700	68.5%	1,500	1,600	3,100	57.4%	600	600	1,200	22.2%	900	16.7%	200	3.7%
FLORISTS	537	5,400	132	700	105	400	57.1%	100	200	300	42.9%	100	100	200	28.6%	100	14.3%	50	7.1%
GARDENING/NURSERY PRODUCTS	540	26,900	62	3,100	38	2,300	74.2%	1,200	800	2,000	64.5%	300	300	600	19.4%	500	16.1%	100	3.2%
HOME FURNISHINGS STORES	545	56,000	28	12,500	6	8,900	71.2%	3,300	4,200	7,500	60.0%	1,000	1,400	2,400	19.2%	2,000	16.0%	700	5.6%
JEWELRY STORES	550	19,800	78	3,800	31	2,700	71.1%	900	1,200	2,100	55.3%	300	600	900	23.7%	600	15.8%	200	5.3%
MAGAZINES, ORDERED BY MAIL	553	33,500	48	5,400	20	4,000	74.1%	2,000	1,800	3,800	70.4%	300	200	500	9.3%	700	13.0%	400	7.4%
ORDERED PRODUCT SALES BOOKS/RECORDS	554	15,500	89	4,000	30	3,300	82.5%	1,700	1,300	3,000	75.0%	200	300	500	12.5%	300	7.5%	200	5.0%
MAIL ORDER COMPANIES	555	190,500	3	20,800	3	15,000	72.1%	10,700	3,800	14,500	69.7%	800	500	1,300	6.3%	3,800	18.3%	1,300	6.3%
ORDERED PRODUCT SALES VIA CATALOG	556	41,100	43	10,100	10	8,200	81.2%	4,000	3,800	7,800	77.2%	500	400	900	8.9%	1,200	11.9%	400	4.0%
ORDERED PRODUCT SALES VIA NEWS/MAGAZINE	557	28,100	59	10,900	9	8,900	81.7%	2,800	5,900	8,700	79.8%	600	200	800	7.3%	800	7.3%	600	5.5%

*"Type of Business" code in BBB record system.

Table IV, continued

TYPE OF BUSINESS	*TOB	INQUIRIES	RANK	COMP-LAINTS	RANK	SETTLED NUMBER	SETTLED %	RESULTS — SATISFIED POSITIVE	ASSUMED	TOTAL	%	RESULTS — DISSATISFIED —	AJR	TOTAL	%	NO RESPONSE NUMBER	%	UNPURSUABLE NUMBER	%
ORDERED PRODUCT SALES VIA BROADCAST	558	17,000	83	1,800	66	1,200	66.7%	600	500	1,100	61.1%	100	100	200	11.1%	200	11.1%	400	22.2%
ORDERED PRODUCT SALES VIA TELEPHONE	559	51,400	32	5,200	22	4,450	85.6%	4,000	400	4,400	84.6%	200	50	250	4.8%	500	9.6%	200	3.8%
MUSIC/RECORD STORES	560	28,400	58	700	100	450	64.3%	200	200	400	57.1%	100	50	150	21.4%	100	14.3%	100	14.3%
PET STORES	561	7,500	122	800	96	500	62.5%	100	300	400	50.0%	100	100	200	25.0%	100	12.5%	30	3.8%
OFFICE EQUIPMENT	562	10,900	105	1,400	78	900	64.3%	300	400	700	50.0%	100	200	300	21.4%	300	21.4%	100	7.1%
PHOTOGRAPHIC PROCESSING	565	13,600	99	2,200	61	1,500	68.2%	600	700	1,300	59.1%	300	200	500	22.7%	400	18.2%	100	4.5%
PHOTOGRAPHY STUDIOS - EXCEPT DIRECT	568	15,900	87	2,100	63	1,400	66.7%	500	700	1,200	57.1%	200	200	400	19.0%	500	23.8%	100	4.8%
RECREATIONAL VEHICLE DEALERS	570	10,800	107	1,300	82	900	69.2%	300	400	700	53.8%	200	200	400	30.8%	200	15.4%	40	3.1%
REUPHOLSTERING SHOPS	575	12,600	102	1,000	87	600	60.0%	200	300	500	50.0%	100	100	200	20.0%	200	20.0%	40	4.0%
SPORTING GOODS STORES	577	5,100	133	600	108	500	83.3%	200	200	400	66.7%	50	100	150	25.0%	100	16.7%	20	3.3%
TELEPHONE EQUIPMENT STORES	578	6,500	128	500	116	350	70.0%	100	200	300	60.0%	30	50	80	16.0%	100	20.0%	20	4.0%
TV/RADIO/PHONO STORES	580	26,000	65	4,800	25	3,300	68.8%	1,400	1,500	2,900	60.4%	400	400	800	16.7%	800	16.7%	200	4.2%
OTHER RETAIL STORES/SHOPS	590	61,000	23	8,700	13	5,400	62.1%	2,000	2,400	4,400	50.6%	800	1,000	1,800	20.7%	1,800	20.7%	500	5.7%
ADVERTISING SOLICITING ORGANIZATIONS	600	63,300	22	2,700	53	1,400	51.9%	700	600	1,300	48.1%	300	100	400	14.8%	800	29.6%	200	7.4%
AIRLINES	605	6,700	126	1,600	72	1,100	68.8%	400	500	900	56.3%	200	200	400	25.0%	200	12.5%	100	6.3%
APPLIANCE SERVICE	610	36,100	47	4,700	26	2,900	61.7%	800	1,500	2,300	48.9%	500	600	1,100	23.4%	900	19.1%	400	8.5%
CABLE/PAY TV COMPANIES	612	16,400	84	3,500	36	2,800	80.0%	1,400	1,100	2,500	71.4%	300	300	600	17.1%	300	8.6%	100	2.9%
CARPETING AND UPHOLSTERY CLEANERS	613	67,300	20	2,900	48	1,900	65.5%	700	900	1,600	55.2%	300	300	600	20.7%	500	17.2%	200	6.9%
CHARITY SOLICITING ORGANIZATIONS	615	147,600	7	500	113	320	64.0%	90	200	290	58.0%	50	30	80	16.0%	100	20.0%	100	20.0%
SOLICITING ORG - GENERAL MEMBERSHIP	616	10,400	108	200	133	140	70.0%	30	100	130	65.0%	20	10	30	15.0%	30	15.0%	100	50.0%
SOLICITING ORG - BUSINESS MEMBERSHIP	617	6,700	127	70	137	45	64.3%	10	25	35	50.0%	20	10	30	42.9%	10	14.3%	10	14.3%
SOLICITING ORG - VETERANS	618	15,200	92	60	138	20	33.3%	10	10	20	33.3%	5	0	5	8.3%	10	16.7%	30	50.0%
SOLICITING ORG - POLICE AND FIRE	619	21,600	74	300	129	210	70.0%	100	100	200	66.0%	25	10	35	17.5%	50	25.0%	10	5.0%
DRY CLEANING/LAUNDRY COMPANIES	620	26,000	64	9,000	11	6,000	66.7%	3,000	2,100	5,100	56.7%	1,100	900	2,000	22.2%	1,700	18.9%	300	3.3%
CHILD CARE SERVICES	621	15,600	88	300	126	160	53.3%	40	70	110	36.7%	50	50	100	33.3%	40	13.3%	100	33.3%
COUPON BOOK PROMOTIONS	622	17,900	82	400	121	190	47.5%	80	100	180	45.0%	100	10	110	27.5%	200	50.0%	50	12.5%
EMPLOYMENT SERVICES	625	105,000	12	2,800	52	1,700	60.7%	600	900	1,500	53.6%	200	200	400	14.3%	400	14.3%	400	14.3%
FUNERAL RELATED SERVICES	630	14,000	96	600	110	500	83.3%	200	200	400	66.7%	50	100	150	25.0%	100	16.7%	30	5.0%
HOME WORK COMPANIES	635	135,300	8	2,300	59	900	39.1%	300	500	800	34.8%	200	100	300	13.0%	400	17.4%	900	39.1%
HOTELS/MOTELS	637	9,000	113	2,300	60	1,500	65.2%	500	700	1,200	52.2%	300	300	600	26.1%	400	17.4%	60	2.6%
LEGAL SERVICES	640	14,000	98	400	123	250	62.5%	100	100	200	50.0%	30	50	80	20.0%	100	25.0%	70	17.5%
MARKET RESEARCH COMPANIES	645	32,500	52	900	95	460	51.1%	150	300	450	50.0%	200	10	210	23.3%	100	11.1%	200	22.2%
MOVING/STORAGE COMPANIES	650	58,900	25	3,700	33	2,100	56.8%	600	1,000	1,600	43.2%	600	500	1,100	29.7%	600	16.2%	400	10.8%
TELEVISION SERVICING	655	27,400	61	3,000	45	2,000	66.7%	800	900	1,700	56.7%	400	300	700	23.3%	600	20.0%	100	3.3%
TAX PREPARATION COMPANIES	660	8,800	114	600	107	400	66.7%	100	200	300	50.0%	100	100	200	33.3%	100	16.7%	100	16.7%
TELEPHONE COMPANIES	665	11,700	103	1,900	65	1,600	84.2%	600	800	1,400	73.7%	100	200	300	15.8%	200	10.5%	100	5.3%
TRADE/VOCATIONAL SCHOOLS	670	99,800	14	2,200	62	1,200	54.5%	400	600	1,000	45.5%	200	200	400	18.2%	200	9.1%	600	27.3%
TRAVEL AGENCIES	675	65,100	21	5,100	24	2,800	54.9%	1,000	1,200	2,200	43.1%	500	600	1,100	21.6%	700	13.7%	1,100	21.6%
UTILITY COMPANIES	680	8,600	116	1,000	90	700	70.0%	200	400	600	60.0%	100	100	200	20.0%	100	10.0%	50	5.0%
VACATION CERTIFICATE COMPANIES	685	197,200	2	7,600	15	4,100	53.9%	1,200	2,600	3,800	50.0%	1,000	300	1,300	17.1%	1,100	14.5%	1,500	19.7%
OTHER SERVICE ESTABLISHMENTS	690	251,800	1	18,400	4	11,500	62.5%	4,600	5,200	9,800	53.3%	1,500	1,700	3,200	17.4%	3,700	20.1%	1,700	9.2%
MANUFACTURERS/PRODUCERS	700	36,900	46	13,500	5	10,200	75.6%	6,000	3,800	9,800	72.6%	2,600	400	3,000	22.2%	500	3.7%	400	3.0%
AUTO MANUFACTURERS - SPECIAL PROGRAMS	701	45,500	39	32,300	1	28,500	88.2%	25,000	3,000	28,000	86.7%	700	500	1,200	3.7%	800	2.5%	2,500	7.7%
WHOLESALERS/DISTRIBUTORS	800	20,400	76	1,400	76	600	42.9%	200	300	500	35.7%	100	100	200	14.3%	200	14.3%	500	35.7%
NOT ELSEWHERE CLASSIFIED	999	209,500		14,000		6,400	45.7%	2,200	3,000	5,200	37.1%	1,100	1,200	2,300	16.4%	3,000	21.4%	3,500	25.0%
BBB SETTLEMENT RATE:							69.3%												
TOTAL ESTIMATED ACTIVITY		5,577,000		455,680		308,650		136,855	130,505	267,360	58.7%	42,035	41,290	83,325	18.3%	66,670	14.6%	32,315	7.1%

*"Type of Business" code in BBB record system. Totals may not add exactly due to rounding.

Table V

COUNCIL OF BETTER BUSINESS BUREAUS ANNUAL ACTIVITY REPORT -- 1988

TOTAL ACTIVITY BY SETTLEMENT RATE

TYPE OF BUSINESS	*TOB	INQUIRIES	RANK	COMP-LAINTS	RANK	SETTLED NUMBER	SETTLED %	RESULTS — SATISFIED POSITIVE	ASSUMED	TOTAL	%	RESULTS — DISSATISFIED ---	AJR	TOTAL	%	NO RESPONSE NUMBER	NO RESPONSE %	UNPURSUABLE NUMBER	UNPURSUABLE %
HOME OWNER RENTER/FIRE	134	8,400	117	200	135	190	95.0%	40	100	140	70.0%	30	50	80	40.0%	10	5.0%	10	5.0%
NURSING HOMES	332	7,800	121	200	131	190	95.0%	70	100	170	85.0%	30	20	50	25.0%	50	25.0%	10	5.0%
AUTO MANUFACTURERS - SPECIAL PROGRAMS	701	45,500	39	32,300	1	28,500	88.2%	25,000	3,000	28,000	86.7%	700	500	1,200	3.7%	800	2.5%	2,500	7.7%
DEPARTMENT STORES - TRADITIONAL	510	16,100	86	6,300	16	5,500	87.3%	2,500	2,500	5,000	79.4%	400	500	900	14.3%	400	6.3%	100	1.6%
BANKS	100	31,400	54	2,900	50	2,500	86.2%	1,200	1,000	2,200	75.9%	200	300	500	17.2%	200	6.9%	100	3.4%
ORDERED PRODUCT SALES VIA TELEPHONE	559	51,400	32	5,200	22	4,450	85.6%	4,000	400	4,400	84.6%	200	50	250	4.8%	500	9.6%	200	3.8%
FRANCHISE SELLING COMPANIES	125	8,300	119	200	130	170	85.0%	20	100	120	60.0%	20	50	70	35.0%	20	10.0%	25	12.5%
DOCTORS	305	13,400	100	1,000	86	850	85.0%	250	400	650	65.0%	100	200	300	30.0%	100	10.0%	100	10.0%
FREEZER FOOD PLAN COMPANIES	215	7,800	120	200	134	170	85.0%	50	100	150	75.0%	20	20	40	20.0%	30	15.0%	20	10.0%
TELEPHONE COMPANIES	665	11,700	103	1,900	65	1,600	84.2%	600	800	1,400	73.7%	100	200	300	15.8%	200	10.5%	100	5.3%
FUNERAL RELATED SERVICES	630	14,000	96	600	110	500	83.3%	200	200	400	66.7%	50	100	150	25.0%	100	16.7%	30	5.0%
SPORTING GOODS STORES	577	5,100	133	600	108	500	83.3%	200	200	400	66.7%	50	100	150	25.0%	100	16.7%	20	3.3%
ORDERED PRODUCT SALES BOOKS/RECORDS	554	15,500	89	4,000	30	3,300	82.5%	1,700	1,300	3,000	75.0%	200	300	500	12.5%	300	7.5%	200	5.0%
ACCIDENT AND HEALTH INSURANCE	132	32,900	50	1,100	85	900	81.8%	300	500	800	72.7%	100	100	200	18.2%	100	9.1%	30	2.7%
ORDERED PRODUCT SALES VIA NEWS/MAGAZINE	557	28,100	59	10,900	9	8,900	81.7%	2,800	5,900	8,700	79.8%	600	200	800	7.3%	800	7.3%	600	5.5%
ORDERED PRODUCT SALES VIA CATALOG	556	41,100	43	10,100	10	8,200	81.2%	4,000	3,800	7,800	77.2%	500	400	900	8.9%	1,200	11.9%	400	4.0%
CATALOG SHOWROOM MERCHANDISERS	509	4,600	134	400	122	320	80.0%	100	200	300	75.0%	100	20	120	30.0%	100	25.0%	20	5.0%
COMMODITIES BROKERS/DEALERS	107	8,700	115	200	136	160	80.0%	30	100	130	65.0%	25	30	55	27.5%	20	10.0%	10	5.0%
DRUG STORES	310	3,500	136	500	114	400	80.0%	100	200	300	60.0%	100	100	200	40.0%	50	10.0%	10	2.0%
CABLE/PAY TV COMPANIES	612	16,400	84	3,500	36	2,800	80.0%	1,400	1,100	2,500	71.4%	300	300	600	17.1%	300	8.6%	100	2.9%
HAIR PRODUCT/IMPROVEMENT	315	8,400	118	500	115	390	78.0%	90	200	290	58.0%	100	100	200	40.0%	100	20.0%	20	4.0%
DIRECT SELLING - MAGAZINE	520	23,900	67	3,000	44	2,330	77.7%	630	1,600	2,230	74.3%	100	100	200	6.7%	200	6.7%	200	6.7%
FRANCHISED AUTO DEALERS	000	108,400	11	23,000	2	17,800	77.4%	6,000	8,200	14,200	61.7%	2,300	3,600	5,900	25.7%	1,600	7.0%	1,300	5.7%
CHAIN FOOD STORES	205	4,100	135	700	103	540	77.1%	170	300	470	67.1%	40	70	110	15.7%	100	14.3%	40	5.7%
CREDIT COLLECTION COMPANIES	120	26,300	63	2,600	56	2,000	76.9%	600	1,100	1,700	65.4%	300	300	600	23.1%	300	11.5%	100	3.8%
SECURITIES BROKERS/DEALERS	155	24,300	66	300	125	230	76.7%	80	100	180	60.0%	50	50	100	33.3%	50	16.7%	30	10.0%
CONSUMER FINANCE AND LOANS	110	50,100	33	3,000	43	2,300	76.7%	600	900	1,500	50.0%	300	800	839	28.0%	400	13.3%	100	3.3%
SAVINGS AND LOAN COMPANIES	150	16,200	85	600	109	460	76.7%	160	200	360	60.0%	100	100	200	33.3%	100	16.7%	30	5.0%
AUTO INSURANCE	133	29,800	55	1,700	69	1,300	76.5%	400	700	1,100	64.7%	200	200	400	23.5%	200	11.8%	50	2.9%
MANUFACTURERS/PRODUCERS	700	36,900	46	13,500	5	10,200	75.6%	6,000	3,800	9,800	72.6%	2,600	400	3,000	22.2%	500	3.7%	400	3.0%
ALARM SYSTEM DEALERS	400	44,100	41	900	92	680	75.6%	180	400	580	64.4%	100	100	200	22.2%	100	11.1%	100	11.1%
HOSPITALS/CLINICS	330	1,500	138	11,500	8	1,130	75.3%	430	500	930	8.1%	200	200	400	3.5%	200	1.7%	100	0.9%
INSURANCE COMPANIES	130	122,500	9	3,000	47	2,230	74.3%	830	1,100	1,930	64.3%	300	300	600	20.0%	300	10.0%	100	3.3%
GARDENING/NURSERY PRODUCTS	540	26,900	62	3,100	38	2,300	74.2%	1,200	800	2,000	64.5%	300	300	600	19.4%	500	16.1%	100	3.2%
MAGAZINES, ORDERED BY MAIL	553	33,500	48	5,400	20	4,000	74.1%	2,000	1,800	3,800	70.4%	300	200	500	9.3%	700	13.0%	400	7.4%
DEPARTMENT STORES - DISCOUNT	511	7,100	123	1,000	89	740	74.0%	340	300	640	64.0%	100	100	200	20.0%	200	20.0%	10	1.0%
MOBILE/MODULAR HOME DEALERS	430	27,500	60	2,600	57	1,900	73.1%	600	1,000	1,600	61.5%	300	300	600	23.1%	400	15.4%	100	3.8%
CAMERA SHOPS	506	5,500	131	1,300	81	950	73.1%	600	300	900	69.2%	100	50	150	11.5%	200	15.4%	20	1.5%
DIRECT SELLING - ENCYCLOPEDIA	515	6,100	130	200	132	145	72.5%	25	100	125	62.5%	100	20	120	60.0%	50	25.0%	20	10.0%
BUILDING MATERIAL/SUPPLIES	405	15,000	93	1,200	83	870	72.5%	270	400	670	55.8%	100	200	300	25.0%	200	16.7%	40	3.3%
AUTO TIRE, BATTERIES, ACCESSORIES	015	18,200	81	2,900	49	2,100	72.4%	600	1,000	1,600	55.2%	300	500	800	27.6%	400	13.8%	100	3.4%
MAIL ORDER COMPANIES	555	190,500	3	20,800	3	15,000	72.1%	10,700	3,800	14,500	69.7%	800	500	1,300	6.3%	3,800	18.3%	1,300	6.3%
APPLIANCE STORES	505	38,300	45	5,600	17	4,000	71.4%	1,700	1,800	3,500	62.5%	500	500	1,000	17.9%	900	16.1%	200	3.6%
HOME FURNISHINGS STORES	545	56,000	28	12,500	6	8,900	71.2%	3,300	4,200	7,500	60.0%	1,000	1,400	2,400	19.2%	2,000	16.0%	700	5.6%

**"Type of Business" code in BBB record system.*

Table V, continued

TYPE OF BUSINESS	*TOB	INQUIRIES	RANK	COMP-LAINTS	RANK	SETTLED NUMBER	SETTLED %	RESULTS -- SATISFIED POSITIVE	ASSUMED	TOTAL	%	RESULTS -- DISSATISFIED ---	AJR	TOTAL	%	NO RESPONSE NUMBER	NO RESPONSE %	UNPURSUABLE NUMBER	UNPURSUABLE %
JEWELRY STORES	550	19,800	78	3,800	31	2,700	71.1%	900	1,200	2,100	55.3%	300	600	900	23.7%	600	15.8%	200	5.3%
RESTAURANTS	217	10,100	109	1,500	75	1,060	70.7%	360	500	860	57.3%	100	200	300	20.0%	300	20.0%	100	6.7%
EXTERMINATING SERVICE COMPANIES	410	55,600	29	1,800	68	1,260	70.0%	460	600	1,060	58.9%	200	200	400	22.2%	300	16.7%	100	5.6%
BUYING CLUBS/GROUP PURCHASING	508	29,200	56	700	104	490	70.0%	140	300	440	62.9%	100	50	150	21.4%	100	14.3%	40	5.7%
SOLICITING ORG - POLICE AND FIRE	619	21,600	74	300	129	200	70.0%	100	100	200	66.0%	25	10	35	17.5%	50	25.0%	10	5.0%
DIRECT SELLING - PHOTOGRAPHY	525	9,100	112	500	111	350	70.0%	100	200	300	60.0%	100	50	150	30.0%	100	20.0%	20	4.0%
UTILITY COMPANIES	680	8,600	116	1,000	90	700	70.0%	200	400	600	60.0%	100	100	200	20.0%	100	10.0%	50	5.0%
SOLICITING ORG - GENERAL MEMBERSHIP	616	10,400	108	200	133	140	70.0%	30	100	130	65.0%	20	10	30	15.0%	30	15.0%	100	50.0%
STORM WINDOWS AND DOORS	447	57,800	26	3,000	40	2,100	70.0%	1,000	800	1,800	60.0%	300	300	600	20.0%	500	16.7%	100	3.3%
TELEPHONE EQUIPMENT STORES	578	6,500	128	500	116	350	70.0%	100	200	300	60.0%	30	50	80	16.0%	100	20.0%	20	4.0%
LIFE INSURANCE	131	77,300	17	1,400	77	970	69.3%	370	500	870	62.1%	200	100	300	21.4%	100	7.1%	70	5.0%
RECREATIONAL VEHICLE DEALERS	570	10,800	107	1,300	82	900	69.2%	300	400	700	53.8%	200	200	400	30.8%	200	15.4%	40	3.1%
SWIMMING POOL CONTRACTORS	450	55,400	30	2,600	55	1,800	69.2%	700	800	1,500	57.7%	300	300	600	23.1%	500	19.2%	200	7.7%
HEARING AID COMPANIES	325	23,800	68	900	93	620	68.9%	220	300	520	57.8%	100	100	200	22.2%	100	11.1%	50	5.6%
TV/RADIO/PHONO STORES	580	26,000	65	4,800	25	3,300	68.8%	1,400	1,500	2,900	60.4%	400	400	800	16.7%	800	16.7%	200	4.2%
FENCE COMPANIES	414	22,000	71	800	99	550	68.8%	150	300	450	56.3%	100	100	200	25.0%	200	25.0%	50	6.3%
AIRLINES	605	6,700	126	1,600	72	1,100	68.8%	400	500	900	56.3%	200	200	400	25.0%	200	12.5%	100	6.3%
FLOOR COVERING STORES	535	46,200	37	5,400	19	3,700	68.5%	1,500	1,600	3,100	57.4%	600	600	1,200	22.2%	900	16.7%	200	3.7%
PHOTOGRAPHIC PROCESSING	565	13,600	99	2,200	61	1,500	68.2%	600	700	1,300	59.1%	300	200	500	22.7%	400	18.2%	100	4.5%
OTHER FINANCIAL	190	122,300	10	4,200	29	2,860	68.1%	860	1,700	2,560	61.0%	400	300	700	16.7%	700	16.7%	300	7.1%
DENTISTS	300	15,300	91	900	94	610	67.8%	210	300	510	56.7%	100	100	200	22.2%	100	11.1%	40	4.4%
AUTO REPAIR - EXCEPT TRANSMISSIONS	010	81,000	16	11,700	7	7,900	67.5%	2,000	3,800	5,800	49.6%	1,400	2,100	3,500	29.9%	1,900	16.2%	500	4.3%
AUTO/TRUCK RENTAL LEASING	017	14,300	95	2,100	64	1,400	66.7%	500	600	1,100	52.4%	200	300	500	23.8%	400	19.0%	100	4.8%
DIRECT SELLING - OTHER	530	74,000	18	2,700	54	1,800	66.7%	600	1,000	1,600	59.3%	400	200	600	22.2%	400	14.8%	100	3.7%
DRY CLEANING/LAUNDRY COMPANIES	620	26,000	64	9,000	11	6,000	66.7%	3,000	2,100	5,100	56.7%	1,100	900	2,000	22.2%	1,700	18.9%	300	3.3%
ROOFING CONTRACTORS	440	162,100	5	5,400	21	3,600	66.7%	1,700	1,400	3,100	57.4%	600	500	1,100	20.4%	1,400	25.9%	300	5.6%
APPAREL AND ACCESSORY STORES	500	20,200	77	5,100	23	3,400	66.7%	1,200	1,500	2,700	52.9%	600	700	1,300	25.5%	900	17.6%	200	3.9%
ORDERED PRODUCT SALES VIA BROADCAST	558	17,000	83	1,800	66	1,200	66.7%	600	500	1,100	61.1%	100	100	200	11.1%	200	11.1%	400	22.2%
INDEPENDENT FOOD STORES	210	3,200	137	300	127	200	66.7%	70	100	170	56.7%	20	30	50	16.7%	50	16.7%	20	6.7%
TAX PREPARATION COMPANIES	660	8,800	114	600	107	400	66.7%	100	200	300	50.0%	100	100	200	33.3%	100	16.7%	100	16.7%
TELEVISION SERVICING	655	27,400	61	3,000	45	2,000	66.7%	800	900	1,700	56.7%	400	300	700	23.3%	600	20.0%	100	3.3%
REAL ESTATE SALES/RENTALS	145	42,900	42	3,000	39	2,000	66.7%	600	900	1,500	50.0%	400	500	900	30.0%	500	16.7%	100	3.3%
PHOTOGRAPHY STUDIOS - EXCEPT DIRECT	568	15,900	87	2,100	63	1,400	66.7%	500	700	1,200	57.1%	200	200	400	19.0%	500	23.8%	100	4.8%
HOME BUILDERS - NEW CONSTRUCTION	420	72,900	19	3,600	34	2,390	66.4%	690	1,300	1,990	55.3%	400	400	800	22.2%	700	19.4%	100	2.8%
HOUSE/APARTMENT RENTAL REFERRAL SVCS	129	10,800	106	650	106	430	66.2%	130	200	330	50.8%	100	100	200	30.8%	100	15.4%	40	6.2%
HEATING AND CENTRAL AIR CONDITIONING	415	102,700	13	3,700	32	2,440	65.9%	740	1,200	1,940	52.4%	500	500	1,000	27.0%	700	18.9%	100	2.7%
OTHER FOOD COMPANIES	290	6,900	125	700	102	460	65.7%	160	200	360	51.4%	100	100	200	28.6%	100	14.3%	40	5.7%
COMPUTER/DP SALES AND SERVICES	512	21,700	73	1,600	71	1,050	65.6%	450	500	950	59.4%	200	100	300	18.8%	300	18.8%	100	6.3%
CARPETING AND UPHOLSTERY CLEANERS	613	67,300	20	2,900	48	1,900	65.5%	700	900	1,600	55.2%	300	300	600	20.7%	500	17.2%	200	6.9%
PLUMBING CONTRACTORS	438	44,900	40	3,000	41	1,960	65.3%	560	900	1,460	48.7%	300	500	800	26.7%	600	20.0%	200	6.7%
HOTELS/MOTELS	637	9,000	113	2,300	60	1,500	65.2%	500	700	1,200	52.2%	300	300	600	26.1%	400	17.4%	60	2.6%
AUTO DEALERS - USED ONLY	003	52,700	31	4,600	27	3,000	65.2%	600	1,600	2,200	47.8%	600	800	1,400	30.4%	800	17.4%	200	4.3%
OTHER HEALTH AND PERSONAL SERVICES	390	57,700	27	3,000	42	1,950	65.0%	750	900	1,650	55.0%	200	300	500	16.7%	500	16.7%	300	10.0%
BARBER/BEAUTY SHOPS	307	7,000	124	800	98	520	65.0%	120	300	420	52.5%	100	100	200	25.0%	100	12.5%	40	5.0%
HEALTH STUDIOS	320	33,300	49	4,200	28	2,730	65.0%	930	1,300	2,230	53.1%	500	500	1,000	23.8%	700	16.7%	400	9.5%
AUTO TRANSMISSION SHOPS	020	47,100	34	3,100	37	2,000	64.5%	500	1,100	1,600	51.6%	500	400	900	29.0%	400	12.9%	100	3.2%
OFFICE EQUIPMENT	562	10,900	105	1,400	78	900	64.3%	300	400	700	50.0%	100	200	300	21.4%	300	21.4%	100	7.1%
SOLICITING ORG - BUSINESS MEMBERSHIP	617	6,700	127	70	137	45	64.3%	10	25	35	50.0%	20	10	30	42.9%	10	14.3%	10	14.3%
AUTO SERVICE STATIONS	005	13,200	101	2,800	51	1,800	64.3%	500	900	1,400	50.0%	300	400	700	25.0%	500	17.9%	100	3.6%
MUSIC/RECORD STORES	560	28,400	58	700	100	450	64.3%	200	200	400	57.1%	100	50	150	21.4%	100	14.3%	100	14.3%

*"Type of Business" code in BBB record system.

Table V, continued

TYPE OF BUSINESS	*TOB	INQUIRIES	RANK	COMP-LAINTS	RANK	SETTLED NUMBER	SETTLED %	RESULTS — SATISFIED POSITIVE	ASSUMED	TOTAL	%	RESULTS — DISSATISFIED ---	AJR	TOTAL	%	NO RESPONSE NUMBER	%	UNPURSUABLE NUMBER	%
CHARITY SOLICITING ORGANIZATIONS	615	147,600	7	500	113	320	64.0%	90	200	290	58.0%	50	30	80	16.0%	100	20.0%	100	20.0%
OPTICAL SERVICES	334	23,000	70	2,500	58	1,600	64.0%	600	600	1,200	48.0%	300	400	700	28.0%	300	12.0%	100	4.0%
HOUSE/APARTMENT RENTAL BY INDIVIDUAL	128	11,000	104	1,500	74	960	64.0%	260	500	760	50.7%	200	200	400	26.7%	300	20.0%	100	6.7%
CREDIT CARD COMPANIES	115	83,500	15	3,600	35	2,300	63.9%	1,100	1,000	2,100	58.3%	200	200	400	11.1%	800	22.2%	400	11.1%
AUTO OTHER	090	61,000	24	5,500	18	3,500	63.6%	1,000	1,800	2,800	50.9%	600	700	1,300	23.6%	1,100	20.0%	300	5.5%
OTHER SERVICE ESTABLISHMENTS	690	251,800	1	18,400	4	11,500	62.5%	4,600	5,200	9,800	53.3%	1,500	1,700	3,200	17.4%	3,700	20.1%	1,700	9.2%
LEGAL SERVICES	640	14,000	98	400	123	250	62.5%	100	100	200	50.0%	30	50	80	20.0%	100	25.0%	70	17.5%
WATERPROOFING COMPANIES	455	32,300	53	800	97	500	62.5%	200	200	400	50.0%	200	100	300	37.5%	100	12.5%	20	2.5%
PET STORES	561	7,500	122	800	96	500	62.5%	100	300	400	50.0%	100	100	200	25.0%	100	12.5%	30	3.8%
OTHER RETAIL STORES/SHOPS	590	61,000	23	8,700	13	5,400	62.1%	2,000	2,400	4,400	50.6%	800	1,000	1,800	20.7%	1,800	20.7%	500	5.7%
APPLIANCE SERVICE	610	36,100	47	4,700	26	2,900	61.7%	800	1,500	2,300	48.9%	500	600	1,100	23.4%	900	19.1%	400	8.5%
DATING/SOCIAL INTRODUCTION	302	14,900	94	900	91	550	61.1%	150	300	450	50.0%	200	100	300	33.3%	100	11.1%	100	11.1%
EMPLOYMENT SERVICES	625	105,000	12	2,800	52	1,700	60.7%	600	900	1,500	53.6%	200	200	400	14.3%	400	14.3%	400	14.3%
TIME SHARE CONDO PLANS	157	46,600	36	1,300	80	780	60.0%	280	400	680	52.3%	200	100	300	23.1%	300	23.1%	20	1.5%
SIDING CONTRACTORS	445	46,000	38	1,500	73	900	60.0%	400	400	800	53.3%	100	100	200	13.3%	300	20.0%	100	6.7%
BULK MEAT COMPANIES	200	9,800	110	300	128	180	60.0%	50	100	150	50.0%	20	30	50	16.7%	100	33.3%	30	10.0%
REUPHOLSTERING SHOPS	575	12,600	102	1,000	87	600	60.0%	200	300	500	50.0%	100	100	200	20.0%	200	20.0%	40	4.0%
WATER CONDITIONING COMPANIES	452	32,500	51	1,000	88	600	60.0%	200	300	500	50.0%	100	100	200	20.0%	100	10.0%	100	10.0%
REPAIR SHOPS - BODY/PAINT	012	39,000	44	3,000	46	1,800	60.0%	500	900	1,400	46.7%	400	400	800	26.7%	500	16.7%	200	6.7%
AUTO PARTS COMPANIES	022	14,000	97	1,700	70	1,000	58.8%	300	500	800	47.1%	200	200	400	23.5%	400	23.5%	100	5.9%
FUEL OIL COMPANIES	416	6,400	129	500	117	290	58.0%	140	100	240	48.0%	100	50	150	30.0%	100	20.0%	20	4.0%
MULTI-LEVEL SELLING COMPANIES	140	19,400	79	500	112	290	58.0%	70	200	270	54.0%	100	20	120	24.0%	100	20.0%	20	4.0%
LAND DEVELOPMENT COMPANIES	135	18,700	80	400	124	230	57.5%	100	100	200	50.0%	50	30	80	20.0%	100	25.0%	10	2.5%
HOME REMODELING CONTRACTORS	425	184,300	4	8,200	14	4,700	57.3%	1,600	2,200	3,800	46.3%	900	900	1,800	22.0%	2,200	26.8%	400	4.9%
ELECTRICAL CONTRACTORS	413	23,100	69	1,100	84	630	57.3%	230	300	530	48.2%	100	100	200	18.2%	300	27.3%	50	4.5%
FLORISTS	537	5,400	132	700	105	400	57.1%	100	200	300	42.9%	100	100	200	28.6%	100	14.3%	50	7.1%
MOVING/STORAGE COMPANIES	650	58,900	25	3,700	33	2,100	56.8%	600	1,000	1,600	43.2%	600	500	1,100	29.7%	600	16.2%	400	10.8%
HOME INSULATION COMPANIES	422	21,400	75	400	120	220	55.0%	90	100	190	47.5%	100	30	130	32.5%	100	25.0%	20	5.0%
TRAVEL AGENCIES	675	65,100	21	5,100	24	2,800	54.9%	1,000	1,200	2,200	43.1%	500	600	1,100	21.6%	700	13.7%	1,100	21.6%
TRADE/VOCATIONAL SCHOOLS	670	99,800	14	2,200	62	1,200	54.5%	400	600	1,000	45.5%	200	200	400	18.2%	200	9.1%	600	27.3%
VACATION CERTIFICATE COMPANIES	685	197,200	2	7,600	15	4,100	53.9%	1,200	2,600	3,800	50.0%	1,000	300	1,300	17.1%	1,100	14.5%	1,500	19.7%
CHILD CARE SERVICES	621	15,600	88	300	126	160	53.3%	40	70	110	36.7%	50	50	100	33.3%	40	13.3%	100	33.3%
OTHER HOME REMODELING	490	159,100	6	8,900	12	4,700	52.8%	1,700	2,100	3,800	42.7%	800	900	1,700	19.1%	2,600	29.2%	700	7.9%
ADVERTISING SOLICITING ORGANIZATIONS	600	63,300	22	2,700	53	1,400	51.9%	700	600	1,300	48.1%	300	100	400	14.8%	800	29.6%	200	7.4%
MARKET RESEARCH COMPANIES	645	32,500	52	900	95	460	51.1%	150	300	450	50.0%	200	10	210	23.3%	100	11.1%	200	22.2%
PAINT/WALLPAPER COMPANIES	432	28,700	57	1,400	79	700	50.0%	200	400	600	42.9%	200	100	300	21.4%	400	28.6%	100	7.1%
PAVING CONTRACTORS	435	46,800	35	1,800	67	900	50.0%	300	400	700	38.9%	200	200	400	22.2%	500	27.8%	200	11.1%
BUSINESS OPPORTUNITY COMPANIES	105	21,800	72	500	118	240	48.0%	100	100	200	40.0%	100	40	140	28.0%	100	20.0%	50	10.0%
COUPON BOOK PROMOTIONS	622	17,900	82	400	121	190	47.5%	80	100	180	45.0%	100	10	110	27.5%	200	50.0%	50	12.5%
WHOLESALERS/DISTRIBUTORS	800	20,400	76	1,400	76	600	42.9%	200	300	500	35.7%	100	100	200	14.3%	200	14.3%	500	35.7%
CEMENT CONTRACTORS	407	15,400	90	700	101	300	42.9%	100	100	200	28.6%	100	100	200	28.6%	200	28.6%	40	5.7%
HOME WORK COMPANIES	635	135,300	8	2,300	59	900	39.1%	300	500	800	34.8%	200	100	300	13.0%	400	17.4%	900	39.1%
SOLAR ENERGY COMPANIES	442	9,600	111	500	119	190	38.0%	40	100	140	28.0%	100	50	150	30.0%	100	20.0%	20	4.0%
SOLICITING ORG - VETERANS	618	15,200	92	60	138	20	33.3%	10	10	20	33.3%	5	0	5	8.3%	10	16.7%	30	50.0%
NOT ELSEWHERE CLASSIFIED	999	209,500		14,000		6,400	45.7%	2,200	3,000	5,200	37.1%	1,100	1,200	2,300	16.4%	3,000	21.4%	3,500	25.0%
BBB SETTLEMENT RATE:							69.3%												
TOTAL ESTIMATED ACTIVITY		5,577,000		445,680		308,650		136,855	130,505	267,360	58.7%	42,035	41,290	83,325	18.3%	66,670	14.6%	32,315	7.1%

*"Type of Business" code in BBB record system. Totals may not add exactly due to rounding.

DEFINITIONS FOR CLOSED COMPLAINT CATEGORIES AND METHODOLOGY FOR "SETTLEMENT INDEX"

The following definitions explain the CBBB Annual Statistical Report by Type of Business (Tables IV,V), which includes the numbers and rankings of inquiries and complaints and the complaint settlement indices for 139 types of business.

PRESENTED COMPLAINTS Complaints which a Bureau brings to the attention of a business (either orally or in writing) for the purpose of eliciting its response are, when concluded, categorized under this general heading.

Presented complaints are categorized by the Type of Business involved, under the major categories of RESPONSE, NO RESPONSE and UNPURSUABLE.

RESPONSE - The business replies to the presentation of the complaint either by contacting the Bureau, Bureau and customer, or customer only. Complaints which receive a business response are further categorized according to the customer's satisfaction with that response.

SATISFIED (POSITIVE) is based on complainant's direct statement of satisfaction. The complainant must return the BBB verification form marked "Basically Satisfied" or call the Bureau with equivalent information.

SATISFIED (ASSUMED) is based on complainant's failure to return the BBB verification form or otherwise notify the Bureau of the complaint's status within a designated number of days from its receipt. (Satisfaction is only assumed when the company responds to the Bureau. Satisfaction cannot be assumed if both the company and the customer fail to answer.)

DISSATISFIED is based on complainant's direct statement of dissatisfaction. The complainant must return the BBB verification form marked "Basically Dissatisfied" or call the Bureau with equivalent information.

DISSATISFIED (AJR) is based on the BBB judgment that, while the customer has directly stated that he/she is "Basically Dissatisfied," the company did all that it reasonably had a responsibility to do in handling the complaint. The company response is, therefore, "Administratively Judged Responsible" (AJR). The AJR designation is only used when there is clear and compelling evidence that the customer has been unreasonable in his/her expectations or when the facts show the complaint to be without validity.

NO RESPONSE - No reply by the business to the Bureau or customer.

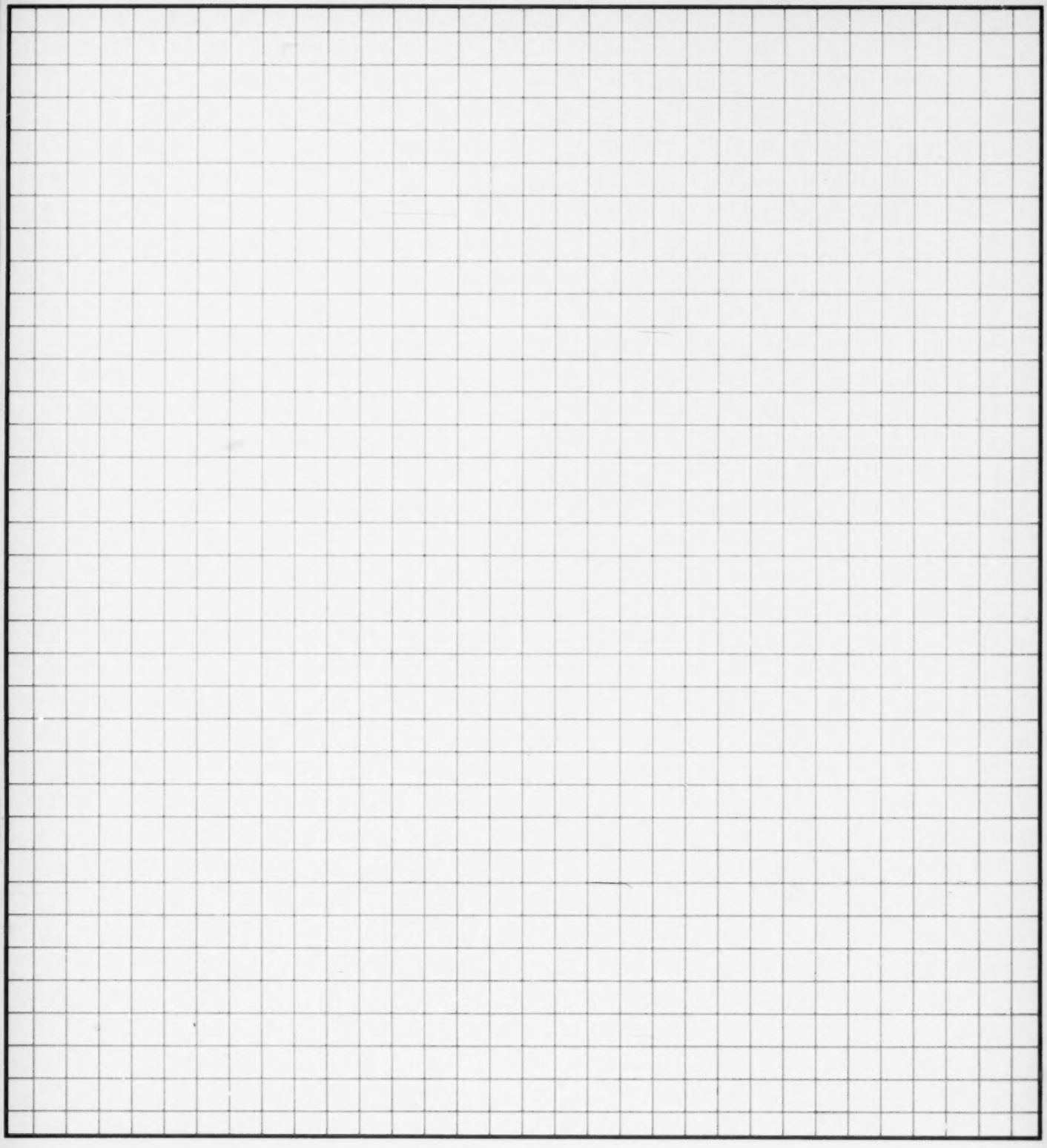
UNPURSUABLE - Cases which are presented, but result only in knowledge that the company is out of business, cannot be located or is bankrupt without consumer recourse available.

The "SETTLEMENT INDEX" is calculated by adding (Satisfied-Positive) + (Satisfied-Assumed) + (Dissatisfied, but Administratively Judged Responsible) and dividing by the total Presented Complaints.

The Council of Better Business Bureaus (CBBB) promotes ethical standards of business practices and protects consumers through voluntary self-regulation and monitoring activities. The CBBB is supported through the membership of private business; it is not a government agency and is not supported by tax dollars.

CBBB members include major businesses, and more than 175 Better Business Bureaus in the United States (19 in Canada) which are supported by nearly 250,000 businesses nationwide. Programs include a self-regulatory mechanism to assure truth and accuracy in advertising; a mediation/arbitration service for resolving consumer-business disputes; an advisory service which sets standards for charitable organizations and distributes information on the programs, fund raising practices and finances of thousands of soliciting organizations; consumer information services and voluntary industry guidelines for advertising and selling products and services.

For more information contact the Public Affairs Department, CBBB, 4200 Wilson Boulevard, Arlington, VA 22203, (703) 276-0100.



4200 Wilson Boulevard
Arlington, Virginia 22203
(703) 276-0100
FAX (703) 525-8277